

IN THE SPECIFICATION

Amend the paragraph on Page 1, lines 3-7 (after the heading "PRIORITY CLAIM"), as follows:

This application is a continuation-in-part of U.S. patent application serial number 09/635,330, filed August 9, 2000, which claims priority to ~~to~~ of co-pending U.S. provisional patent application serial number 60/174,646, filed January 5, 2000 entitled "MONEY TRANSFER TECHNIQUES", filed January 5, 2000, and assigned serial number 60/174,646, which is incorporated by reference herein.